

HEALTH

I'm okay, you're okay with our very **competitive health benefits package**.

We cover **vision, dental, medical** and your eligible dependents.



BENEFIT	ELIGIBILITY	WHO PAYS	DETAILS
Group Health Including Medical Employee Assistance Plan	1st day of the month following the first full month of employment.	SFWMD for Option 1 (HMO). Shared for Options 3 and 5. Shared for dependents, both options.	Option 1 - Health Maintenance Organization (HMO) Option 3 - Traditional 70%/PPO 80% Option 5 - Catastrophic Medical – See brochure or web site for details
Group Dental	Same as Group Health	SFWMD for employee. Shared for dependents and buy up option.	Option 1 - Dental Maintenance Organization (DMO) Option 2 - Traditional/PPO Option 3 - Buy Up Traditional/PPO
Prescription	Same as Group Health	Included in Group Health	Option 1 - No deductible, \$5.00/prescription Option 3 - RxPrime \$10 generic/\$20 brand Option 5 - RxPrime \$10 generic/\$25 Brand/\$50 Non preferred All options offer a mail order program
Vision	Same as Group Health	SFWMD for employee core plan. Shared for employee with dependents and/or buy-up options.	Basic plan includes up to \$40.00 eye exam, \$45.00 frames, \$45.00 single vision lenses; or \$90.00 contact lenses. In network and buy-up option available.
Flexible Spending Account	Same as Group Health	Employee (Voluntary)	Pre-tax reduction of wages for medical reimbursement or dependent care reimbursement.
Life Insurance	Same as Group Health	SFWMD	1 x salary to a maximum amount of \$50,000
Life Plus <small>(Employees earning more than \$50,000 per year.)</small>	Same as Group Health	SFWMD (Employee pays imputed income)	1 x salary to a maximum amount of \$200,000
AD&D	Same as Group Health	SFWMD	1 x salary to a maximum amount of \$50,000
Optional Life	Same as Group Health	Employee (Voluntary)	1x, 2x, 3x or 4x salary to a maximum amount of \$450,000
Spouse Life	Same as Group Health	Employee (Voluntary)	\$10,000, \$25,000 or \$50,000 (may not exceed 50% of the total life coverage of the employee).
Dependent Life	Same as Group Health	Employee (Voluntary)	\$5,000, \$10,000 or \$25,000 life coverage for each dependent child (may not be purchased for spouse).
Short Term Disability	Same as Group Health	Employee (Voluntary)	The benefit pays a percentage of your bi-weekly earnings in the event of a non work related sickness or injury.
Long Term Disability	Same as Group Health	SFWMD for core plan/Employee for buy-up	60% of \$46,000 base salary. Buy-up option available to 60% of current salary to \$90,000, max benefit \$4,600/month
Long Term Care	Same as Group Health	Employee (Voluntary)	Long term care for employee, spouse, (parents and grandparents) with insurance company approval. Coverage is portable.
Universal Life Insurance	Same as Group Health	Employee (Voluntary)	Life insurance benefit that provides permanent coverage for you and your family while building cash value (portable-may continue after termination of employment).
Cancer/Critical Illness	Same as Group Health	Employee (Voluntary)	Choice of \$10,000 to \$50,000 coverage. Cost is based on age and amount of coverage.
Wellness Programs	Hire date	SFWMD	Contracted programs
EAP-(Employee Assistance Program)	Hire date	SFWMD	Contracted program to help employees and dependents overcome personal problems.